

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Heather Elaine Marshall  
Debtor

Case No. 19-04051-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Nov 04, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:**

Recip ID	Recipient Name and Address
db	+ Heather Elaine Marshall, 1600 Altland Ave, York, PA 17404-4902
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5249619	+ Alexander Bila, 528 Jessop Place, York, PA 17401-3549

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 04 2024 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: WFFC2	Nov 04 2024 23:45:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, RALEIGH, NC 27605-1000
5249620	+ EDI: BANKAMER	Nov 04 2024 23:45:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
5269649	+ EDI: BANKAMER2	Nov 04 2024 23:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5249621	+ EDI: CAPITALONE.COM	Nov 04 2024 23:45:00	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
5266193	EDI: CAPITALONE.COM	Nov 04 2024 23:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5249622	+ EDI: CAPITALONE.COM	Nov 04 2024 23:45:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5249623	+ EDI: WFNNB.COM	Nov 04 2024 23:45:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
5249624	+ EDI: WFNNB.COM	Nov 04 2024 23:45:00	Comenitycb/diamondint, Po Box 182120, Columbus, OH 43218-2120
5249625	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 04 2024 18:52:30	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
5249618	EDI: PENNDEPTREV	Nov 04 2024 23:45:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5249618	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2024 18:54:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5249616	EDI: IRS.COM	Nov 04 2024 23:45:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5273123	EDI: JEFFERSONCAP.COM	Nov 04 2024 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5269282	Email/PDF: resurgentbknotifications@resurgent.com		

5275001	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2024 19:02:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5275002	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2024 18:54:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5249626	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2024 18:54:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5249627	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2024 18:54:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
5271587	EDI: PRA.COM	Nov 04 2024 18:54:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
5272972	EDI: Q3G.COM	Nov 04 2024 18:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5249628	+ Email/Text: ngisupport@radiusgs.com	Nov 04 2024 18:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5249629	+ EDI: SYNC	Nov 04 2024 18:54:00	Radius Global Solution, 9550 Regency Square, Jacksonville, FL 32225-8116
5249630	+ EDI: SYNC	Nov 04 2024 18:54:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
5250157	^ MEBN	Nov 04 2024 18:54:00	Syncb/reeds Jewelers, C/o Po Box 965036, Orlando, FL 32896-0001
5269901	Email/Text: BNCnotices@dcmservices.com	Nov 04 2024 18:54:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5272904	+ EDI: WFFC2	Nov 04 2024 18:54:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
5249631	+ EDI: WFFC2	Nov 04 2024 18:54:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5249617	+ Email/Text: kcm@yatb.com	Nov 04 2024 18:54:00	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709
		Nov 04 2024 18:54:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Heather Elaine Marshall dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pAMD13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Heather Elaine Marshall	Social Security number or ITIN xxx-xx-7594
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:19-bk-04051-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather Elaine Marshall

**By the  
court:**11/4/24Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**